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UNITED HEALTHCARE (UHC) – ETHICS AND COMPLIANCE LATEST 2023-2024 EXAM| ACTUAL QUESTIONS AND VERIFIED ANSWERS Version 2 |A+ GRADE

Q: John has Power of Attorney to act on behalf of his mother. What does that mean when it comes to his mother enrolling in a Medicare Advantage Plan?

Answer:
John may sign the Enrollment Application and must be able to provide documentation upon request by the Plan that indicates his authority under state law to enroll his mother.

Q: In which of the following situations can telephonic contact be made with a Medicare eligible consumer?

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Answer:
When the consumer consented to be contacted for sales activities, subsequent telephonic contact has not yet occurred, and the permission has not yet expired.

Q: To sign an enrollment application on behalf of a consumer, what authority must the individual have?

Answer:
The individual must be legally authorized in the state in which the consumer resides to act on behalf of the consumer (e.g., Power of Attorney).

Q: Which of the following must you not do when marketing UnitedHealthcare Medicare Advantage or Prescription Drug Plans to consumers?

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Answer:

Q: In what product should agents enroll consumers?

Answer:
A product that is suitable for the consumer's needs, goals and financial resources.

Q: What is the purpose of the Statement of Understanding?

Answer:
It ensures that when consumers sign the Medicare Advantage and/or Part D Enrollment Application, they are acknowledging their understanding that they are actually enrolling, in which plan they are enrolling, and standard disclosures.

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Q: What is the definition of Abuse?

Answer:
Abuse includes any practice that results in the provision of services that are not medically necessary.

Q: Which of the following are the ways to report potential FWA? (Select 2)

Answer:
Fraud, Waste and/or Abuse hotline
&
Producer Help Desk (PHD)

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Q: Agent John is planning to conduct a series of events. Some will be strictly educational, others will be formal presentations of specific UnitedHealthcare plans, and others will be informal marketing events where he can generate leads and schedule future in-home marketing appointments. Of the three types of events John plans to conduct, which need to be reported to UnitedHealthcare?

Answer:
Only the marketing/sales events, both formal and informal.

Q: Annual Election Period (AEP) is a time when:

Answer:
Consumers can elect to join a Medicare Advantage Plan or switch to a different plan.

Q: Dino, an agent, received a phone call on September 29 from a consumer interested in Medicare Advantage plans for the new plan year. Dino proceeded to verify the consumer's Medicare eligibility, describe the costs and benefit coverage of the plan, and explained that he could not accept an enrollment application until October 15. What did Dino do that was NOT compliant?

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Answer:
Dino presented a plan prior to October 1.

Q: Providing objective information about the Medicare program and/or health improvement and wellness at public venues is the purpose of which of the following?

Answer:
Educational events

Q: Agent Ralph wants to market Medicare Advantage Plans in his neighborhood - an area that consists of single-family houses, an assisted living facility, a church, and public library. Which of the following methods of contact is permitted?

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